



Employees' Retirement System Communicator

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Contact Information Employees' Retirement System

Please contact the Employees' Retirement System (ERS) at **414-278-4207** in Milwaukee or **toll-free at 877-652-6377** outside of Milwaukee for all Pension questions, including Retirement calculations. You can also contact ERS via email at ers@milwcnty.com.

Life & Health Benefits
Please contact the Benefit Division with Life and Health Benefits related questions at: **414-278-4198**. You can contact Benefits via email at benefits@milwcnty.com

Newly Retired Members

*Vivian Aikin
Diana Baker
Karen Bath
Yvonne Biddle
John Bodish
Deloris Bond
Lynne Braun
Dorothy Cain-
Brown
Timothy Casey
Thomas Cooper
Steven Dabrowski
Carolyn Dasher
Susan Day
Anthony Delgadillo
Bradley Fergot
Darrell Fischer*

From the Desk of the ERS Manager

Special Retiree Election Notice

Recent Ordinance changes by the County Board have left a vacancy on the Pension Board. ERS will be holding a special election to elect a new retiree member to complete the remainder of Guy Stuller's term (10/31/2013). A primary election to fill this position will be held July 5, 2012 through July 12, 2012. If more than two candidates file nomination papers for the election, a Final Election will be held on July 19, 2012 through July 26, 2012. If fewer than two candidates submit nomination papers, the Primary Election (7/5-7/12) will serve as the Final Election.

The term will begin on August 1, 2012 and last 14 months until October 31, 2013. For your ease and convenience we are offering a eight-day voting period with telephone and internet voting.

To be a candidate the individual must be a retiree of ERS. A "retiree" is a person who:
⇒ *Previously worked as a Milwaukee County employee;*
⇒ *Earned retirement benefits as an active member in ERS;*
⇒ *Retired directly from County employment or as a deferred vested retiree;*
⇒ *As of the date of the nomination deadline, has begun to receive pension benefits; and*
⇒ *Is currently receiving an ongoing monthly benefit from ERS. For these purposes, a "retiree" does not include a beneficiary of a former County employee who receives a survivor annuity benefit after the former County employee's death.*

Nomination papers and election procedures will be available in Room 210-C of the Courthouse on Friday, June 1, 2012. The papers must be signed by 15 or more ERS retiree members and returned by 4:30 p.m. Friday, June 29, 2012 to Room 210-C of the Courthouse. Nominees should expect to devote at least one day per month to Pension Board activities.

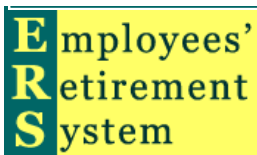
Please call our office at any of the numbers listed in the shaded box to the left if you have questions regarding the election, your pension or healthcare benefits. We are here to help!

Marian Ninneman
ERS Manager

IDENTIFY THEFT: MINIMIZE YOUR RISK

An estimated 16 million American households were victims of identity theft over the past year, according to the Consumer Reports National Research Center. While nothing will guarantee that you won't become one of them someday, you can minimize your risk by making it difficult for identity thieves to access your personal information. And you can minimize the damage if a problem develops by knowing what steps to take.

If criminals succeed in stealing your identity, they could:



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Open a checking account and obtain checks
Get a driver's license in your name but with their photo
Get a job posing as you, resulting in income reported to the IRS in your name
Obtain loans in your name
Withdraw funds from your bank or other financial account
Fraudulently file a tax return and claim a refund
Obtain credit cards in your name
Run up debt
Commit crimes posing as you
File for bankruptcy in your name
Obtain medical services

Thieves can steal your personal information in several ways, some sophisticated and some old-fashioned. Here are some things to watch out for:

Handle your mail, recycling and trash with care

Identity thieves will stoop to "dumpster diving": picking through your garbage and/or recycling bins to find personal information, charge receipts, copies of credit applications, bank statements, checks, insurance forms, physician's statements, etc. They may also target both your incoming and outgoing mail for credit card offers, bill payments and other documents. Mail contains a treasure trove of information about you that thieves can readily use to assume your identity. Put your outgoing mail containing personally identifying information into Post Office collection boxes or at your local Post Office rather than in an unsecured mailbox. Promptly remove mail from your mailbox. If you are going to be away from home and can't pick up your mail, contact your Post Office to request a hold until you can pick it up or are at home to receive it.

Protect your Social Security number

Do not carry your Social Security card in your wallet or write it on a check. The same goes for your Medicare card since it uses your Social Security number as an identifier. Give out the number only when absolutely necessary. Financial institutions will need it for tax reporting purposes. Some businesses will ask for the number to do a credit check if you are applying for a loan, renting an apartment or signing up for utilities. However, some just want it for general recordkeeping. Don't be afraid to ask why it's needed, how it will be used and how they will protect it from being stolen.

Beware of "Phishing" scams when using the Internet

When internet fraudsters impersonate a business to trick you into giving out your personal information, it's called phishing. Some examples of phishing messages:

"Our records indicate that your account was overcharged. To receive your refund you must call us within 10 days."

"We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity."

"During our regular verification of accounts, we couldn't verify your information. Please click here to update and verify your information."

Delete email and text messages that ask you to confirm or provide personal information (credit card and bank account numbers, Social Security numbers, passwords, etc.). Legitimate companies don't ask for this type of information via email or text. The messages appear to be from organizations you do business with. They typically

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threaten to close your account or take other action if you don't respond. Don't reply, click on the links or call phone numbers given in the message. If you do, you will be directed to "spoof" sites that look real but are created to steal your information so a scammer can run up bills or commit crimes in your name.

When using your computer, seek out secure websites

Look for web addresses that begin with "https" instead of "http". Also look for the display of a "closed lock" icon in the status bar at the bottom of your screen. In most cases, these indicate your information is secure during transmission. Instead of clicking on links in emails or being directed from other websites, type in a website address.

Choose intricate passwords

When placing passwords on your credit cards, bank, phone and internet accounts, avoid using easily available personal information like your date of birth, street address or phone number. Use combinations of letters, numbers and special characters to create the safest passwords.

Store personal information in secure locations

Protect your personal information in your home by keeping it in a secure place. This is especially true when you entertain guests, employ outside help or service people, or have work done in your home. Share personal information only with those family members who have a legitimate need for it. Keep your wallet or purse in a safe place while at home.

If, despite your best efforts, you become a victim of identity theft, take the following four actions as soon as possible and keep a detailed record of your conversations, names of all contacts and copies of all correspondence.

Step 1 – Contact the fraud department of the 3 major credit bureaus

Place a fraud alert on your credit reports and review them. This will help prevent an identity thief from opening any more accounts in your name. Here is the contact information:

TransUnion: 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P. O. Box 6790, Fullerton, CA 92834-6790

Equifax: 1-800-525-6285; www.equifax.com; P. O. Box 740241, Atlanta, GA 30374-0241

Experian: 1-888-EXPERIAN (397-3742); www.experian.com; P. O. Box 9554, Allen, TX 75013

Once you place the fraud alert on your file, you are entitled to order one free copy of your credit report from each of these consumer reporting companies. Once you get them, review them carefully. Look for inquiries from companies you haven't contacted, accounts you didn't open and debt on your accounts that you can't explain. Check that information like your Social Security number, address and name or initials are correct. If you find fraudulent or inaccurate information, contact the consumer reporting companies and get it removed. Continue to check your credit reports periodically to make sure no new fraudulent activity has occurred especially for the first year after the identity theft is discovered.

Step 2 – Contact the account issuer in question

Many experts recommend closing all tampered or fraudulent accounts. Call and talk with someone in the security or fraud department of each company. Follow up in writing with copies of supporting documents. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. If the identity thief has made charges or debits on your accounts, ask the company representative to send you the company's fraud dispute forms. For new unauthorized accounts, file a report with the police and then provide the company with the

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report and a cover letter of explanation. Once you have resolved any identity theft dispute with a company, ask for a letter stating that the disputed account(s) have been closed and the fraudulent debts have been discharged. Such a letter is valuable if errors relating to the account reappear on your credit report or you are contacted again about the fraudulent debt.

Step 3 – File a complaint with the Federal Trade Commission (FTC)

Filing your identity theft complaint with the FTC will provide information that helps law enforcement officials across the U.S. track down identity thieves. The FTC can also refer victim complaints to other government agencies and companies for further action and also investigate companies for violations of laws the agency enforces. Here is the contact information for filing a complaint with the FTC: Identity Theft Hotline 1-877-ID-THEFT (438-4338); www.ftc.gov; Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue NW, Washington, DC 20580.

Step 4 – Contact your local police or the police in the community where the identity theft took place

Identity theft is a crime. File a police report, preferably in person. Explain to the officer that you need a copy of the official report to dispute the fraudulent accounts and debt created by the identity thief. Provide the police with a copy of your FTC complaint to incorporate into the report.

The thought of having your personal information lost or stolen is frightening. While we are all vulnerable to identity theft, take charge by following the common sense tips we have outlined. Don't let a potentially scary situation turn into a nightmare.

Newly Retired Members (con't)

*Jerome Loberg
Gaynell Moore
Donna Mrugala
Brenda Owens*

*Joanne Pinelli
David Plumb
Sharon Reinelt
Kurt Roussell*

*Nadine Schauer
Peter Schneider
Mary Leon Stone
Gail Szczepaniak*

*Arnold Tolbert
Michael Waters
Jeri Winston*

In Memoriam

Please keep the families of these recently deceased retirees and spouses in your thoughts:

*Susan Adler
Anna Bellmann
Clifford Borchardt
Naomi Conway
Darrel Corn
Geraldine Dorris
Lorraine Fields*

*Myra Golembiewski
Sam Greco
Paul Halkola
Gerald Kelly
Dorothy Kindsfater
Alice Kostreva*

*David Lasczewski
Nick LoCicero
Nellie Mathe
Agnes Poch
Lawrence Robb
Patricia Roberson*

*Mary Sandberg-Whalen
Arnold Schaefer
Rose Schroeder
Harvey Spiering
Leroy Testdorf
Ruth Wendt*